

Journey to Better Financial Health



Giving of Your Time This Season

December 1, 2020 was the National Day of Giving, which is also often called



This day, which is always the Tuesday after Thanksgiving, encourages people to give back and give to others. It's not too late to give and what better way to help than to give your time to someone in need, a charity you support, or another cause or organization that matters to you? There are countless ways you can help on a day like Giving

Tuesday, whether you want to do something big for a large group or something small for someone close to you. It will all add to the love, joy, and care of the holiday season.

What Does Giving Tuesday Mean to You?

After you've spent your weekend shopping and looking for great deals to provide gifts for your friends and family members, the National Day of Giving is a good reminder to also give to people who are less fortunate. There are many people who fall into that category, and even if finances may be tight for you or your family this year there are many amazing ways to help that will have a big impact on the people around you.

Anytime people look at their favorite causes or charities, it's an excellent reminder of the need to lift up other people during a time of year when generosity abounds and those who struggle may be able to get a little bit of extra, much-needed help. On the Tuesday after Thanksgiving, charities, businesses, families, students,

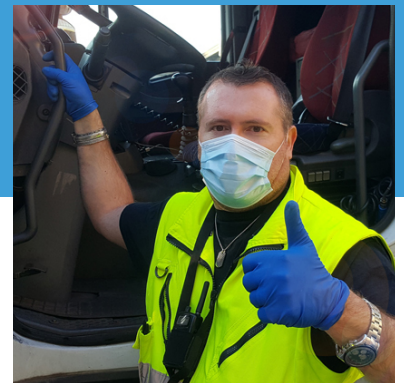


SPOTLIGHT ON SUCCESS!

Welcome to our 'Spotlight on Success' column. Each month we celebrate a client's success by sharing their experience while on the Century program.

MARK

When Mark realized he needed help with debt relief, he turned to Century for assistance. Like many clients tell us, he felt like he was "running out of options" and Century ... *(Continued on page 6)*



[Click to read Mark's Story](#)

community centers and more locations around the world come together for the common purpose of celebrating generosity and giving to others.

What Could Giving of Your Time Mean to Others?

When you give of your time, you can make a difference in the life of another person. Whether it's watching your neighbor's children for free that day, so they can take some time for themselves, serving food at a soup kitchen or food bank, helping out at your local church,

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Staying Fit During the Holiday Season

The holidays can bring many pleasures, from reminiscing with family and old friends, to enjoying favorites foods and festive drinks.

But the holiday season can also be a stressful time, especially with added financial pressures and complicated logistics of fitting in work, special events, family time, and your own self care. Between the constant temptations of sweet treats and the changes in routine, it's all too easy to let your health and wellness plan go.

Read on for some practical tips for how to stick to—or start—a fitness plan during the holidays, plus some key tips on how to be realistic and do your best with what you've got!



1. Set a Schedule

Take a few minutes to decide your workout goals over the holiday season, and then plug those sessions into your paper calendar, your phone, or whatever reminder system will keep you on track. Instead of just picking the days you will workout, try to be specific about the time of day so that it feels like part of your schedule instead of something optional you're trying to "fit in."

2. Create Realistic Diet "Rules"

A strict diet during the holidays may not be realistic, so focus on your priorities. For example, it may be best to ensure you eat 5 servings of vegetables every day as opposed to saying that you'll "never" eat any sweets. By allowing yourself some

indulgences as long as you've got your healthy basics covered, you'll be able to stay on track while still enjoying the season.

3. Recruit Accountability Buddies

Doing all of your workouts solo may feel isolating during a time that's often about togetherness. Join up with a friend or family member who shares your health and fitness goals, and get in a practice of texting each other when you complete a workout to stay accountable and motivated.

4. Take it Outside

Taking your exercise routine outdoors can give you a welcome breath of fresh air—literally! Activities like walking, running, hiking or bodyweight exercises done on a mat in the driveway or backyard cost nothing at all to do, and save you the hassle (and gas money) of getting to a gym. If you live in an area that turns into a winter wonderland, look into purchasing gently used snowshoes or cross-country skis, which will allow you to get into nature while burning hundreds of calories an hour!

5. Make It Easy

Overcomplicating your fitness plans can sometimes set yourself up for failure. You don't need to pay hefty gym fees or purchase pricy meal systems to stay in shape. Take small steps, like meal prepping a few health weekday lunches each week, or keeping an extra gym bag in the car. Build in systems that make it really easy to say yes to your fitness goals



instead of requiring lots of extra steps—or money—to work out or choose healthier foods.

6. Mix It Up

While routines can be super helpful to keep you on track, be careful to not get too bored with the same old exercise routine or healthy meals. Research some free, online workouts you might want to try, and easy, inexpensive recipes that fit your diet. Keep a list you can reference when you're feeling uninspired, and continue adding to it. To make it feel more festive, consider writing the ideas down on individual slips of colored paper in a jar. When you're tempted to skip a



workout, or feeling tired of your usual baked chicken and salad, you can pull out an idea and try something new!

Remember, any fitness plan is better than no fitness plan, and even a plan executed 50% of the time is better than not trying at all! Be gentle with yourself this holiday season, and don't let a day of getting off track sabotage your whole season. Give yourself plenty of opportunities to recommit, start fresh, and stay on track. Your health will thank you! Happy healthy holidays!

Gift Giving on a Budget + Ways to Safely Swap Gifts



The pandemic has put up so many barriers to our normal celebrations that it's easy to feel disappointed before they even arrive. Yet now is the very best time to think about the people in your life and show them just how much they mean to you. It can help you wrap up the year with that much more gratitude and love. We'll give you some ideas to give gifts on a budget without compromising your (or anyone else's) safety.

Your Guide to Budget-Friendly Gifts

Here are a few gifts that would light up anyone's life:

- **Frames:** A good frame can spice up a loved one's favorite poster, picture, or print.
- **Recipes:** If you have a signature dish that everyone loves then it's time to share! Use your handwriting to give it a personal touch.



- **Candles:** Scented candles around this time of year truly light up the senses. If you're going to give to everyone, consider making your own.
- **Kitchen/gardening supplies:** From corkscrews to spades, these practical gifts end up being surprisingly useful.
- **Ornaments:** Help your friends and

family cover the tree in color and start some new traditions this season.

- **Used books:** From cookbooks to novels, a book that's specially picked out specifically for someone can have a big impact.



- **Coffee mugs:** Garage stores are excellent ways to find kitschy mugs that are truly one-of-a-kind.
- **Stationery:** Encourage your friends to write to you with the help of good quality paper. Add in a pen and few stamps for better odds they'll actually use it.
- **Accessories:** Fun hair ties, crazy mittens, and funky earrings can quickly brighten up anyone's outfit (and day).
- **Wine:** There are plenty of bottles that are under \$10, making this a very reasonable gift.

The real value of a gift isn't just the price tag but the way in which it affects someone's life. Don't be afraid to buy a person something small and seemingly insignificant. If it's personal to them, they'll appreciate the thought behind it. And if you want to make sure you get it right, ask them exactly what they're looking for!

How to Exchange This Year

In-person exchanges this year are not exactly recommended. As tempting as it is, we're really meant to avoid contact even during this festive time.

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DID YOU KNOW?

Our **Facebook page** focuses on tips and articles to help you enjoy your life while saving a few dollars!

Click on the Like & Share button and LIKE us today.

HAVE A QUESTION?



Chat* with a representative directly from our website or client portal!

**Available during regular business hours only*



Subscribe to Our YouTube Channel

Start the New Year Right with Control of Your Finances



What is your biggest worry? If it has anything to do with your financial health, you're not alone. 73% of Americans rank their finances as the biggest stress they currently have. Avoiding your financial issues won't help you alleviate this stress, it only makes it worse. The best way to overcome it is by facing your finances head-on and developing a plan to help you succeed.

The New Year is the perfect time to set your financial resolutions. With simple planning techniques and a little honesty, you can straighten out your finances, develop a good budget, and save money.

Money-Saving Strategies for Your New Year

The biggest problem that most people have with their finances is that they are embarrassed. They avoid thinking about it or doing anything to correct it,



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.....

and the issues they're experiencing keep snowballing. The higher your debt, the more money you need to pay in fees. If you start with a simple, honest strategy, you can gain control of your spending and savings.

Give Yourself a Waiting Period

Unless a purchase is absolutely necessary, **wait at least 24 to 48 hours** after you have the impulse to buy it. This is difficult especially when shopping is right at your fingertips. You may find that doing something as simple as putting down your phone or walking away from the computer will help you spend less and save more because the impulse will pass. If, after the waiting period, you still find you could benefit from the item and can truly afford it, then buy it without regrets. This is a common problem and often the reason people get into debt in the first place. Life situations can change, leaving you with more debt than you can comfortably maintain with your current income.

Create a Meal Plan

Most people start off the New Year with two primary resolutions – get fit and save money. This strategy gives you the benefit of both. Meal planning is not only good for your waistline, but it's also good for your budget. When you plan for a week or two, and only go to the grocery store one time, you spend less on groceries. When you already know what's for dinner, you spend less on emergency trips through the drive-thru. Consider keeping a few cheap but easy things on hand, like frozen pizzas, for those nights when your cooking plans go awry.



Change the Habit of Going to the Store

The habit of running to the store when you need something may not seem like a big deal, but how often have you purchased something new because it was convenient instead of searching for a more affordable used option. Many items do not need to be purchased brand new. You can get furniture, toys, clothing, sporting goods, and even tools second hand and save significantly. Learn to shop through Craigslist, Facebook marketplace, Swap.com, and other online venues that provide a one-stop

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Program Tip



BUDGETING THROUGH A CRISIS CAN BE VERY TRICKY WITH THE UNKNOWNs FACING AMERICAN TODAY.

Many people have lost their jobs and others are still working through this uncertainty. Whatever situation you find yourself in, our team has put together some tips that may help guide you in using your Stimulus Check most effectively.



Purchase essentials to have on hand — Food, gas, utilities. Here's a link of the best foods to stockpile when on a tight budget.



Pay your basic living expenses - Rent, electricity, health care expenses, etc.



Stay the Course on your Century program - Continue your monthly deposit to avoid losing active settlements and losing ground in your program.



Put money in your 'Rainy Day' fund. As we have seen, an emergency can happen very unexpectedly.

4 WAYS TO APPROVE YOUR SETTLEMENT

CHOOSE THE MOST CONVENIENT METHOD FOR YOU!



1

Inbound Automated Settlement Approval

- Call us at **888-913-8784**
- Select Option 3, then Option 1
- Verify your **Century ID**
- Review the Settlement Details and Approve

2

Text Message

- You will receive a text message from '47234'
- Respond with '**Approve**' to accept your settlement offer



3

Online via MyCentury Portal or Live Chat

- Go to www.centuryss.com and choose '**Client Login**'
 - Click the red '**SETTLEMENT PENDING**' button to view all your pending settlements
 - Click on next to the Creditors name and review the settlement details
 - Scroll to the bottom and click on the '**Approve**' button
- Go to the main Century website or your MyCentury portal and start a **New Chat**.
 - Our representatives will review any pending settlements with you
 - Send your approval in the chat



4

Email

- When you have a pending settlement, **Century will send you an email** that explains the terms of your settlement.
- Follow the instructions in the email to submit your settlement approval.





Spotlight on Success — Mark

When Mark realized he needed help with debt relief, he turned to Century for assistance. Like many clients tell us, he felt like he was “running out of options” and Century offered the services that he needed at the right time. “I felt like there was no end to the mountain of debt I had and no way out of it,” he said. Then he called Century and every representative he spoke to was so reassuring, understanding, and compassionate.

“They helped me understand my position and seek a remedy that would be long-lasting,” Mark said. He was initially wary about the effects that debt settlement would have on his credit score but our representative was able to put his mind at ease by explaining how the program worked and how we would customize our program to meet his specific needs and circumstances. Mark is thrilled with the

results he’s seeing with Century. “Once everything started progressing, my credit score started to creep back up. I love the progress we’ve made.”



With guidance, support, and instruction, Mark is on a path toward financial relief that he might have never thought possible. He noted that “Century’s customer service has been excellent and is completely satisfied.” “It hasn’t always been easy and with the impact of Covid on job loss, I was able to work with Century to continue to make my payments,” Mark said. “I’m moving in the right direction now and am glad I made this choice.”

Congratulations Mark!

Patience, perseverance, and commitment to the program are really paying off! We’re right here with you on this journey to financial freedom!



CLIENT QUESTIONNAIRE



We are always looking for better ways to service our clients. Knowing what lifestage you are currently in, helps us customize our messaging and future value added offers we can bring to you.

[Take the Survey](#)

MyCentury Portal



Review your on-boarding features, approve settlements, and information about new features.

MyCentury LOGIN

What is CAS?



Our Century Alert System (CAS), communicates the most important program notifications to you via texts, automated phone calls and emails.

[Click Here](#)

Click the button above to learn more about the features of CAS and the benefits to your program.

Giving of Your Time This Season

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or simply posting uplifting information on your social media accounts, you can affect other people with the time you give to them.

There's no reason to focus on material items all the time, as there are many other valuable things in life. The time that you're able to give to another person, or to an important organization or cause, is something that's selfless and falls under the true spirit of giving. Those who are less fortunate need much, but mostly they need to know that someone cares about them. You can be that person, if only for a little while, to brighten their day and help them make it through.

What Can You Do To Get Involved?

You can take advantage of holiday deals to add to your giving if you want and are able to, but giving of your time is even more valuable. By doing that,

you'll provide people who are struggling with some extra hope and help during the holidays. The power of social media can help you get your message out, as well, so other people will also give their time to work with others and do what they can for the less fortunate people around them.

Asking your friends and neighbors what they need, checking with local charities to see if they're looking for volunteers, and keeping your eyes open for those who might look like they could use a helping hand are all significant ways you can find out how to spend your time on the National Day of Giving. Even small plans can make a big difference to someone who needs some extra help.

What Needs Do You See In Your



Community?

Your community is unique, and you might find needs there that you wouldn't see in another type of community. By paying close attention to what's around you and the type of people you interact with, it becomes easier to see what your community may be looking for. Whether it's a more affluent area or one where there are a lot of needs, if you're able to give of your time on Giving Tuesday you can make sure someone less fortunate than you knows that they matter and are cared for. They may not have a lot of hope otherwise, and making a difference in the life of someone else can have a positive and lasting impact on your own life, as well.

Gift Giving on a Budget + Ways to Safely Swap Gifts

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Thankfully, there are a few ways that you can get around these orders though without endangering anyone's safety.

One popular way will be by using the same meeting technology that we've all been using. Whether it's FaceTime, Hangouts, or Zoom, it's possible to use your devices to bring people together. If you have gifts delivered directly beforehand, set up a meeting where you can all open the gifts at the same time. This might take some coordination in terms of when you shop since everyone is going to be doing more shipping this year. Make sure that you're planning this event as far out ahead as possible.

If you are going to have any in-person gatherings this year, try to limit the guest list. This should be both in terms of the number of people and only those who have been compliant. If it's possible, have everyone try to quarantine at home for a couple of weeks before the part, so there's less chance of an outbreak.

This year's holidays can be every bit as special as years past. If you can shift your mindset a little, you can still manage to hit everyone on your list without breaking the bank or exposing anyone to the virus.



Would you like a refresher of how your Century Debt Settlement program works for you?

Review our new on-boarding video that reviews all aspects of your program, includes great tips for success and information about new features.

[Watch the Video](#)

Start the New Year Right with Control of Your Finances

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shop for quality used merchandise. Make a habit of looking for used first, before running to the store.

Switch to Cash

Pulling out the debit card to pay for purchases means little thought about those purchases. Switch to using cash, and you will have a visual representation of how much money you have and how much you've spent. Pulling out your cash is a bit more work, and will cause you to think more about what you're buying. You will naturally spend less as a result.

Once you've found ways to save that work for your budget, don't simply add the saved money into your free spending funds. Instead, use them towards your debt settlement or credit card debt goals or use them to build up an emergency fund, so you will be prepared the next time you have an unplanned expense. This is a small change that will yield big results when you are well prepared for the unexpected events of life. Then, pay down credit card debt and start saving for retirement. Remember, you don't necessarily need to make more money or make huge changes to start saving money. With these small changes, you can free up more of your cash for savings, and start enjoying less stress and worry in your life.



PROGRAM TIPS

Do you have additional unsecured credit card or loan accounts that are not enrolled in your debt settlement program?

For more information about adding an account or to get an account added to your Century program, please contact a Certified Debt Specialist via phone at 855-417-6643 or email at Add@centuryss.com.

Speeding Up Your Century Program

The funds you deposit into your debt settlement program every month are the fuel that powers your program to success. Whether you're new to the Century program or approaching the end of your debt settlement journey, adding extra funds (in any amount), can make a BIG difference.

The ability of the Century team to negotiate your debt is largely dependent on funds available in your program's reserve account. If your financial situation changes and you have the ability to increase your deposits (either one time or an increase to your scheduled deposit amount), these funds may reduce the length of your program and may even mean you are able to take advantage of a better settlement... quicker.

[Click here](#) for more information and instructions on how you can contribute additional funds. Investing in your future and the relief of settling your debt early, is worth every extra penny you can contribute.

PROGRAM TIPS



Your Century Program

'Who's Who' Contact Sheet

On your journey to financial freedom, you are receiving communication from several different support organizations. To keep the roles and contacts clear, here is a snapshot for your reference:

PROGRAM PARTNER



Century Contact Information:

customer care@centuryss.com | 888.913.8784 | centuryss.com

Century Support Services is your debt settlement services company. Our goal is to resolve your unsecured debt in the shortest amount of time possible by executing on a plan that fits your budget and negotiating with your creditors to get the best settlements for you.

CONSUMER ADVOCATE



UCAN Contact Information:

877.462.8226 | ucan.net

UCAN (United Consumer Advocacy Network) specializes in consumer advocacy issues. As a Century client, your membership to UCAN is included with your account. In order to use your UCAN services, you simply need to contact them. They can start assisting you immediately with any collector harassment you may be experiencing.

3rd Party Bank Affiliates (Payment Processors)

Third party affiliate banks work with Century debt settlement clients to help administer payments (deposits) in and disbursements out of your Dedicated Accounts. Neither of these payment processors has any legal affiliation with Century. The third party affiliate banks enable you to accumulate and control your own funds within your Dedicated Accounts. These funds are then used to pay your creditors once settlements are authorized. You will work with one of the processors below.



CFTC Contact Information:

888.348.4543 | cftpay.com



Global Contact Information:

800.398.7191 | ghllc.com/login



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